

**Pastushko A., Karyagina M.  
Girchenko T., research supervisor**  
**Institute of masters and postgraduate education of University of Banking of  
the National Bank of Ukraine**

## **MARKETING STRATEGY «GROWING» OF THE CUSTOMER OF BANK**

The most important part of the marketing strategy of the bank is its customers. The success of the bank directly depends on its ability to win and keep customers, as well as the depth of the relationship with the customer. Therefore, the main task of the bank is to build a system of effective communication with customers. Richard Denny is the one of the world's leading experts in the field of sales techniques, management and development of the personality at his seminar on art of customer retention as saying: «Do not set the answering machine. Relationships are primarily» [1].

Modern banks began to take of business model, which is primarily concerned about creating values for customer's advantage and profit considers as derivatives of «chain» of the economic effects of customer's loyalty which ensure sustainable development. Modern researches show that attracting a new customer costs to banks in 5-7 times more expensive than keeping old. Therefore, in the present conditions especially important gains the ability to grow up the customer, to raise it to the bank attachment.

Experts in the field of marketing to retain customers allocate some basic rules of customer retention: gratitude to the client; maximum simplification of communication with customers (it has to be easy to work with bank: special phone numbers for regular customers, entrance through the site, convenient registration etc.); special gifts and encouragement; constant monitoring of the desires and expectations of customers, call of feeling of value at them for bank; individual approach to each customer; division of customers into groups according to certain criteria and the creation of a marketing plan for each group of customers; accounting of stages in the life cycle of customers [2].

The choice of bank for the customer is based on brand recognition, the recommendation of friends, personal preferences. With huge competition in the market an important condition for the bank is to move the client to status permanent. This difficult process, since with the first service, helping the bank to «grow» your customer. Guided by three principles of building relationships with customers are listen to me, understand me, give me the opportunity to grow - the bank «looks after» for his customer, constantly paying attention to everyone.

Not always the money issue is fundamental in building long-term relations with the customer. It is much more important to understand needs of the customer's and to be ready to offer him a solution which as much as possible would meet its expectations. It means a complete change in the philosophy of work with the customer from a form of granting banking services to communication with the client. This is a work with «clients on growing», whose capital lies in the future. For this reason banks even more often start to raise their customers since a young age.

Marketers argue that customers are willing to change their habits mainly when their lives take place important events. This means that it is at such moments can easily entice the customer from a competitor. The child's birth belongs to such vital events, for example. At such moments the bank is obliged to be together with the customer. Each bank should develop marketing plan «education» of the customer. For example, the British bank NatWest launched a new online tool that can help parents to plan future family expenses. More than 1,100 customers of the bank set as its financial targets for the next year accumulation of funds for the emergence of a child or to pay for education of the children. Bankers consider such a high cost may surprise many future parents and stimulate them to accumulate the required amount.

When the child grows up, the bank should not be on the sidelines, it is the potential customer. Therefore, in the West a widespread way strategy of «growing» the customer is a children's banking it is the one of the full-fledged directions of banking business where banks cooperate directly with children. Some US banks have special windows for receiving contributions from the children. A small customer could able to reach a window itself, on a floor there are some additional steps.

Besides, teenagers have opportunity to obtain a loan to start their own small business. On the site Young Americans Bank which credits minor businessmen, it is possible to find such stories of success Attracting young customers and fostering loyalty, banks give gifts, organize children's game zones and free training programs for children where kids learn to manage funds on their deposits and credit cards are issued to their taste by pictures from Disney's animated films [3].

Today the national economy requires increasing trust of people to the banking system. And the competition for depositors funds is forcing banks to create niche products for low-income segments of the population - pensioners, students, and minors. Domestic banks should be aware of how important loyalty teenage audience, and to seek for purposeful strategy of growing customers. Customers usually reach solvency only in adulthood. However, banks have to understand that this is a generation, which in five years will be an adult, and if you do not start working with them right now, there is a good chance of losing them in the future. In this sense, the bank has to grow up together with the customer. So it is possible not only to attract children to the financial operations their parents, but also to solve a problem is much

more complex is to keep the audience upon transition from a teenage age category in adult for effective cooperation with the bank.

Addressing to foreign experience, it should be noted the successful realization of the strategy of «growing» the client in the German savings bank «Sparkasse» still in the 90's of the last century [4]. Specialists of the bank allocated the families expecting the child's birth. Then, the bank sent to happy parents letter of congratulations, and opened addressed to the newborn the account for the sum of 5 marks. Thus the bank keeps track of all-important events in life of customers. For children of preschool age produced comics KNAX; first-graders receive a letter of congratulations and the bank card; gave lectures on financial literacy with school students; separately produced magazines for teenagers; provided student loans for training; students Bank offers soft loans for cars; persons from 35 years offers savings accounts, developed special retirement program. Today two thirds of the German populations of deposits are placed in the bank «Sparkasse», which confirms the effectiveness of the strategy of «growing» customers.

1. It is time to hold the client. Title screen [electronic resource]. - Mode of access: <http://bankir.ru/tehnologii/s/nastalo-vremya-yderjivat-klienta-1376782/>.

2. Isyn J.M. Key issues of marketing strategy in the banking sector [electronic resource]. - Mode of access: <http://dis.ru/library/detail.php?ID=23392>.

3. What do the banks to retain customers? Title screen [electronic resource]. - Mode of access: <http://news.finance.ua/ru/news/~272167>.

4. The official website of the bank Sparkasse [electronic resource]. - Mode of access: <https://www.sparkasse.de/>.

**Pilova D.**  
**National Mining University**

## **FOCUS ON LEVEL ASSESSMENT OF ENTERPRISE ECONOMIC SECURITY**

Assessment of enterprise economic security enables to determine timely the current state of enterprise's business activity results can be characterized by inefficient use of corporate resources in the existing environmental conditions.

The indicator of business activity that summarizes the most and directly reflects management company efficiency is its net profit. The factors of businesses macro- and microenvironment can create a lot of dangers for a company and prevent ensuring of certain economic security level.

Under the condition of gaining profit the enterprise economic security level (*ESL*) is offered to determine as follows:

$$ESL = 1 + \frac{P_a - P_r}{P_r}, \quad (1)$$